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Tips and advice for paying off student loans

Angel Lane

Features Editor

The biggest fear many students hold about finishing college is the idea of having to pay back all of the loans it has taken to get to that point. It can be hard when you already have so many new things to budget on top of loan payments such as rent, food and other necessities on top of job hunting.

“I encourage students to use the budget tool within GradReady. GradReady is a tool on our [website](#) that students can use for free to manage budgets, learn how to maneuver through simple banking transactions, and learn about other types of debt such as mortgages, automotive loans, and more,” Director of Financial Aid, Amy M. Barnhart said.

The first step to avoid running into a budgeting crisis is by creating a budget that prioritizes needs over wants.

“The budgeting tool is amazing, students can also upload federal loan information so that loan payments can be factored into the budgeting tool as well. I also encourage students to look at loan repayment options such as graduated repayment or income sensitive repayment plans,” Barnhart said.

Click [here](#) to learn more about federal loan repayment options.

After graduation, students should speak with their student loan servicer about options in repayment such as consolidation, forbearance and deferment, according to Barnhart. She also shared students can find their servicer information by going to the National Student Loan Data Service (NSLDS) [website](#).

“I also recommend that students only use the federal consolidation process, other lenders may add fees and have higher interest rates, which could ultimately make student loan payments higher or extend the repayment period. There are a lot of scams out there, so don’t trust the information you read,” Barnhart warned.

The best way to avoid these scams is to always use a reputable source to talk about debt and repayment of student loans, according to Barnhart. She recommends if you ever have questions, to reach out to RaiderConnect for guidance.

While it may feel like you need to start paying your loans off the minute you graduate, you do have a little bit of time.

“Federal Direct Stafford Loans have a six-month grace period, and Federal Perkins loans have a nine-month grace period. Students should begin repayment immediately after the grace period ends,” according to Barnhart.

Barnhart encourages students to make interest-only payments while enrolled in school. “Just paying the interest will reduce loan payments after you leave school. Students should contact their student loan servicer to make interest only payments, if they have enough available income to do so,” she said.

Making sure your resume is interview ready

Angel Lane

Features Editor

Your resume is one of the top items used by employers in a decision to hire you, so you should take every action necessary to make it the best it can be before the time comes to start handing it out to potential employers.

A good first step is to head to the Career Center in the Student Union, where you can set an advising appointment for a one on one session on resume writing, feedback, customization, proofreading and more. They often host career fairs and upload self-help articles and videos to their [website](#).

Some of the worst things you can put on a resume, according to Lisa Duke, assistant director of the career center, include personal information such as gender, race and age and other “legally protected information” in order “to protect applicant from discrimination in the hiring process.”

This also means you should not include a photo of yourself, according to Duke.

Duke also explains that excessive graphics or color, or unprofessional fonts are a bad choice on a resume, and that listing your hobbies is probably not a good idea.

Instead you should place information that is relevant to the position in which you are applying. This can include your degree or major, skills you’ve learned in your courses, internship experience you’ve gained as well as part time jobs and large course projects.

Rather than putting everything you’ve ever done in a chronological list, Duke recommends putting the “most relevant and marketable information, in relation to a specific opportunity or to the career field you are interested in, top to bottom in reverse chronological order within each section.”

Often, using random online templates for your resume can work against you when applying for a job. “We recommend creating a resume using Microsoft Word. Resumes really don’t require fancy layouts or formatting, because employers are looking for key information in an easy to follow layout. Sometimes templates makes it hard to find what they’re looking for,” Duke explained.

There is debate over whether or not it is a good idea to include work history on a resume that is not in the field you are applying for, but Duke explains that it’s all about how you include it.

“New grads tend to have work experience not related to the field they are applying. Sharing that information on the resume tells a potential employer an applicant has highly desired soft skills: they stayed at this position for four years while pursuing a degree means a strong work ethic, they worked as a server for two years means customer service skills,” she said. “Employers value transferable skills but it’s up to the applicant to share the most relevant information and make that connection between the opportunity and experience.”

Even after graduation, you can schedule a time to speak with a career advisor about resume development, or to get feedback on your current resume.

Tackling student's graduation fears

Holly Souther

Features Writer

Every graduating student has experienced some type anxiety about what they will do after college, but there is help available. Students on campus can confer with their academic advisors for advice, check out the career center to get questions answered about life after graduation, ask a professor for help or look to online sources for guidance.

"The semester before a student graduates, they should touch base with their academic advisor to make sure all the appropriate degree requirements have been satisfied, learn about the application deadline for graduation, and any other requirements. They should also work with Career Services and their faculty to help ease their transition into the workforce," Amanda Graham Spencer, director for the University Academic Advising said.

Abby Thoma, a senior, shared her conflicted feelings of anxiousness and excitement. "I'm nervous. What am I going to do after graduation is the question," she said. Thoma believes students should plan early, "get ahead before finals approach as you won't have time to do anything then and do it early."

It can be beneficial to create lists about what needs to be done, check to make sure all requirements have been fulfilled to graduate, turn to family and friends for help and take a moment to calm your nerves before graduation occurs.

"If a student has worked effectively with their academic advisor, Career Services and/or faculty they will probably have a post-graduation career plan, which would help alleviate possible anxiety about life after graduation," Spencer shared.

Whether it's getting organized early, creating a plan of action at the last moment, turning to a trusted resource like the career center or academic advising for help -- there are multiple ways a student can tackle their graduation fears.

Weekly horoscopes

Aries: Trying a new flavor of yogurt is key to having a good week, Aries. The stars recommend all of the non-conventional flavors, because they are a true test of character. Your lucky fruit: pineapples.

Taurus: Looks like you're embarking on a journey in the near future, Taurus! But never fear, singing classic 80's hits should keep the boredom at bay. Just don't stop believin'. Your lucky fruit: blueberries.

Gemini: Wearing only stripes for the next two weeks will ensure you ace your finals, Gemini. This means underwear too. If you want to pass, you have to commit. Your lucky fruit: bananas.

Cancer: You will find a lucky heads-up quarter on the ground, Cancer. Pennies are overrated with no evidence to prove they bring good luck. Quarters have your back. Your lucky fruit: oranges.

Leo: Purple is your lucky color this week, Leo. Even purple colored foods are lucky. But spray painting your food to make it purple is cheating, and probably toxic. Your lucky fruit: cherries.

Virgo: It is up to you to create your own destiny, Virgo. Anything is possible: climbing four flights of stairs without becoming winded or eating an entire burrito bowl from Chipotle. Your lucky fruit: pears.

Libra: You need a motto, Libra. Something to live your life by, it will give you a sense of purpose. Don't know what a motto is? Then what's the motto with you? Your lucky fruit: watermelon

Scorpio: Use your magical powers of talking to scorpions this week, Scorpio! Giving a scorpion a bow tie could do wonders for their scary appearance. Your lucky fruit: grapefruit.

Sagittarius: A fugitive emu will ask for your help this week, Sagittarius. It is advised you let the emu be captured, lest you become a fugitive yourself. Your lucky fruit: grapes.

Capricorn: Caramel covered popcorn may seem delightful and sweet, but this could bring you bad luck, Capricorn. Beware of the caramel covered goodness, it may turn on you. Your lucky fruit: strawberries.

Aquarius: Your dream job is waiting for you, Aquarius! Keep the faith, your hard work will pay off. In the meantime, relax and watch some Netflix. You got this. Your lucky fruit: apples.

Pisces: The sunshine can only mean one thing: drinking copious amounts of lemonade. More specifically, drinking lemonade with a cool bendy straw. This is essential to the process. Your lucky fruit: mangos

Your graduation ticketing questions answered

Angel Lane

Features Editor

After graduating students were notified that they would receive only five tickets for graduation in a Facebook post, many students began posting backlash and creating online petitions in opposition to the ticketing.

Most of the anger stemmed from being told less than three weeks before the event was set to occur, after students say their family has already booked flights and hotels to attend graduation, and will now not have enough tickets.

Fran Keeley has been director of ceremonies at Wright State for about five years and shared that ticketing has always been a possibility and has happened in the past. "We realize and sincerely regret the lack of timely notice to our graduates that this spring semester ceremony would be ticketed," she said.

The reasons for the ticketing decision include the high amount of students who indicated their wish to participate in the ceremony this year in comparison to past years.

"There are approximately 8,000 seats available for graduation guests. We must adhere to fire codes. We cannot violate fire codes as safety must be our first priority," Keeley said.

More than 2,000 students will be walking at commencement, according to the [Wright State News Room](#). "We could only offer five guest tickets per graduate to be sure all graduates are able to have family and friends present," Keeley explained.

For students who already have family coming into town for the big day, there are still options to make sure they will get to see you walk across the stage. Graduation will be live streamed [here](#). There will also be a remote viewing in the Student Union for those who can't get a ticket to come watch together. A map can be found [here](#).

There is also still a chance to get extra tickets if they become available. "We will announce on the commencement website if extra tickets are available and how many additional tickets each graduate may pick up. There will be two additional days for pick up of extra tickets; this will be on a first come, first served basis. During pick up times, the box office will distribute tickets until all are claimed," Keeley explained.

The Student Government Association has also organized a "ticket clearinghouse" in order to distribute any extra tickets students might have to other students in need [here](#).

While the deadline to apply for graduation was in January, students had until April 18 to decide if they wanted to walk in the commencement ceremony. "We will be reviewing all processes and deadline

dates associated with participation in future graduation ceremonies so we do not run into such late notification in future years,” Keeley said.

The idea was brought up of splitting commencement into two separate ceremonies for different colleges or degrees, but it was decided that it would not be possible.

“Every option was discussed. The planning of graduation is a process that takes approximately six months and involves numerous stakeholders. At this late date, it was determined that it is logistically impossible to add a second ceremony,” according to Keeley, “We cannot express how sorry we are for the lack of timely notification. We are now focused on ensuring this graduation ceremony is the best it can be for all of our graduates.”

Wright State faculty lead efforts to expand dementia research

Sarah Cavender

News Writer

Dr. Tanvi Banerjee, assistant professor of Computer Science at Wright State, along with four other faculty members, are working to expand research on dementia and technology to assist people affected by the disease.

Dementia refers to a broad category of brain disease. Alzheimer's, a disease which falls under that category, affects over 5 million people, according to the research team's website. The team has been researching the effects of the disease and technology that could potentially ease the burden on caregivers for Alzheimer's patients.

"In a broader sense, we want to make an impact on the field of gerontechnology; a merger of gerontology through the use of technology," Banerjee said. "Through the use of technology (tablet applications and wearable devices), we want to create a non-invasive, inexpensive and user-friendly system that can support aging in place by prolonging the ability of dyads (person with dementia and their caregiver) to live in their homes independently for longer time without reducing their quality of life."

The researchers' backgrounds include social work, biology and geriatrics. Doctors Jennifer Hughes, Larry Lawhorne and William Romine have been working on this project alongside Banerjee since 2014.

Students have also played an active role in the research. According to Banerjee, the students are "doing a phenomenal job of deploying, analyzing and showcasing our work." Student researchers include graduate students Garrett Goodman, JoAnna Meyer and Morgan Freeman, and undergrads Alexandria Oliver and Abby Edwards.

"This project has been a very educational experience for me," Banerjee said. "Working with collaborators from different domains has helped us realize the holistic nature of this project; a perfect software device that can detect caregiver stress may be unusable if the device usage itself is a hindrance to use for caregivers."

Their work has been recognized by the Women in Science issue from a UK based magazine Research Features.

"Working directly with caregivers has been both rewarding and challenging; our project is still in the feasibility and prototyping phase, so we have to explain the utility of creating an application that can monitor the task performance through a word game," Banerjee said.

"Studies have shown a connection between task performance and stress, indicating that being able to monitor stress level indicators over time can lead to early detection of caregiver burnout. This can allow early intervention through community support services that can improve health outcomes for the caregivers, and indirectly, their care receivers. Sharing this information with caregivers and hearing their

stories has been very illuminating and we feel motivated as we proceed to the next stage of our research,” said Banerjee.

Bookstore hosts biannual De-Stress Fest

Holly Souther

Features Writer

WSU’s Barnes and Nobles Bookstore hosted their biannual De-Stress Fest on Thursday, Apr. 19, where a variety of activities were offered to students as an opportunity to relax one more time before finals.

“Last year we had hot chocolate, Orbeez (a type of homemade stress ball) and coloring books. This year we're going to do this at a bigger scale,” Assistant Manager for the WSU Bookstore, Liz Russell said.

For the spring semester, candy, coloring books, and the favorite activity called Orbeez where students created their own stress ball through a water bottle or balloon was available to the student body for them to enjoy.

“We're going to do a lot more because last year we had a couple of water bottles out and I just didn't have enough. This year we’re going to do this on a grander scale. We're going to do a lot more. I have more people helping me and more options as far as balloons. I will have another table for coloring. It's like adult coloring, so there will be different coloring books, printouts and stuff like that for people to sit down and relax to find their inner peace before finals,” Russell said.

Jennifer Lynn Gebhart, the general manager for the bookstore, said there is a potential for future collaborations with an organization or the possibility of upgrading their De-Stress Fest to another location.

In the past, over 100 students was the norm for student attendance to the event, but Russell hoped for a bigger crowd this year. “It's really about that calming time before the storm - before finals happen and we would like to give them an opportunity for that,” Russell shared about what the fest signifies to students.

Understanding the U.S. led airstrikes in Syria

Lucas Gonzalez

News Editor

On Friday, Apr. 13 the United States, along with Britain and France, launched airstrikes against Syria. The strikes came in response to an alleged chemical weapons attack in the city of Douma, ordered by Syrian President Bashar al-Assad against his own people.

The strikes did not attack civilian areas – instead, they targeted suspected chemical weapons facilities. Chlorine and sarin are expected to have been used in the Douma attack.

The use of chemical weapons has been established as a violation of international law, according to Wright State Professor of Political Science Vaughn Shannon, who specializes in Middle East Politics, International Security and Foreign Policy Analysis.

The air strikes against Syria were condemned by the governments of Syria and its ally, Russia. Following the strikes, the United Nations (UN) Security Council held an emergency session, during which Russia was unable to garner the votes necessary for a resolution condemning the strikes as an act of aggression and a violation of international law and the UN Charter, according to a report from CNN.

According to Shannon, Article 51 of the UN Charter has established that the use of force against another country must be for self-defense purposes. Likewise, Article 7 says that the use of force must be authorized by the UN Security Council.

The chemical weapons attack in Syria posed no immediate threat to the U.S., and the air strikes that came in response were not approved by the Security Council.

There is an established commitment among members of the UN called the “responsibility to protect,” according to Shannon. It says that, “the outside world has a duty to intervene to protect civilians in countries where their governments are unwilling or unable to do so.”

“The question,” according to Shannon, “is who gets to do that, and under what authority.”

The problem, according to Shannon, would have been if the U.S. had either “deliberately or accidentally” killed Russians on Syrian soil. There is believed to have been a line of communication between the U.S. and Russia to avoid that outcome. “I imagine that U.S.-Russia relations will survive this, and that Assad will survive this,” said Shannon.

Likewise, President Trump has given no indication that the U.S. intends to alter the outcome of the Syrian civil war, according to Shannon. “I believe Russia knows that the U.S. is not committing to altering the outcome,” he said.

UN Secretary-General Antonio Guterres has since urged the U.S., U.K., and France to “avoid any acts that could escalate matters and worsen the suffering of the Syrian people,” according to a CNN report.

United States Ambassador to the UN Nikki Haley has stuck firmly to the stance that the U.S., U.K., and France acted to “deter the future use of chemical weapons by holding the Syrian regime responsible for its atrocities against humanity,” according to CNN.

In the meantime, Haley has said that the U.S. remains “locked and loaded,” should the Assad regime use chemical weapons again.

Threat of fiscal watch at Wright State looms as the fiscal year comes to an end

Sarah Cavender

News Writer

After the most recent Board of Trustees meeting, the possibility of Wright State entering fiscal watch appears to be a feasible possibility.

According to Board of Trustees Member Sean Fitzpatrick, the university's finances are sending it into a trajectory for fiscal watch. With less than three months left of the fiscal year, the university has \$200,000 left in its budget.

Fiscal watch is designed to increase financial accountability of educational institutions, according to the Ohio Department of Higher Education.

Senate Bill 6, which was enacted in 1997, serves as a monitoring system for higher educational institutions' financial reports. At the end of each fiscal year, a university receives a score which indicates its fiscal health.

The highest possible composite score is 5.00. If a university's score falls in the range of or below 1.75 for two consecutive years, then it is placed on fiscal watch.

Wright State would not be the first or only university in the state of Ohio to be placed on fiscal watch – in 2015, Central State University was placed on watch, and then taken off in April of 2017.

Central State had previously been on fiscal watch in the 1990s along with Owens State Community College. They were two of the first schools in Ohio to have done so.

If Wright State is placed on fiscal watch, the Board of Trustees and other figureheads at Wright State would have to submit a plan to solve the financial crisis to the state. For a time, the university would be more closely monitored by the state itself.

State law would require the university's financial recovery plan to improve its composite score to above 2.00 within the first three years of being placed on fiscal watch.

In an effort to decrease overall spending, Central State University cut administrative staff instead of classes; it was able to save \$10 million by doing so.

Wright State administrators told the Board of Trustees that cuts may be needed, but they did not specify what areas could anticipate cuts.

